



Dated: July 16, 2014, 01:23 PM

The following is ORDERED:

Sarah A Hall
United States Bankruptcy Judge

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF OKLAHOMA

In re:)
MICHAEL L. SMITH,) Case No. 14-11791-SAH
Debtor.) Chapter 7

ORDER AND NOTICE OF DEFICIENCY ON REAFFIRMATION AGREEMENT

A document was filed in this case on July 15, 2014 [Doc. No. 11] purporting to be a reaffirmation agreement between the debtor and FreedomRoad Financial. However, the document contains the following deficiencies:

- The document does not conform with Official Form B240A (the “Reaffirmation Agreement”).
- The Reaffirmation Agreement Cover Sheet, Official Form B27, has not been completed and filed.
- The Reaffirmation Agreement and the Reaffirmation Agreement Cover Sheet contain inconsistent information.
- The Reaffirmation Agreement Cover Sheet is incomplete:
 - Paragraph 4 of the Reaffirmation Agreement Cover Sheet has not been completed in full. The specific amount of months has been omitted from the repayment terms.

- Paragraph 6 of the Reaffirmation Agreement Cover Sheet has been marked “yes” or has been left blank and must be completed. If marked “yes,” a declaration setting forth the nature of the debt and the basis for the contention that the debt is nondischargeable must be attached.
- The Reaffirmation Agreement Cover Sheet does not comply with Fed.R.Bankr.P. 4008, which requires an explanation if there is a difference between the total income and total expenses on Schedules I and J and the statement required under 11 U.S.C. § 524(k).
- The total on line 10B of the Reaffirmation Agreement Cover Sheet is less than zero but the appropriate box has not been marked under “Other Information.”
- The certifications regarding representation of the debtor by counsel must be completed.
- The Reaffirmation Agreement has not been signed the creditor.
- The Reaffirmation Agreement has not been signed by the debtor(s).
- The Reaffirmation Agreement is incomplete:
 - “Presumption of Undue Hardship” or “No Presumption of Undue Hardship” box is not marked on page 1.
 - Part I.G of the Reaffirmation Agreement has not been completed in full.
 - Part II of the Reaffirmation Agreement has not been completed in full.
 - Part II.C. of the Reaffirmation Agreement has not been completed in full.
 - Part II.C.2 explanation is insufficient to overcome the presumption of undue hardship.
 - Part II.D. of the Reaffirmation Agreement has not been completed in full.
 - Part III of the Reaffirmation Agreement has not been completed in full.
 - Part IV of the Reaffirmation Agreement has not been completed in full.
- The Reaffirmation Agreement was filed more than 60 days after the first date set for the meeting of creditors, and no extension was timely sought by motion or otherwise.

____ The case is closed.

____ Additional deficiencies or matters needing clarification: _____

IMPORTANT

**FAILURE TO AMEND THE REAFFIRMATION AGREEMENT AND THE
REAFFIRMATION AGREEMENT COVER SHEET ON OR BEFORE
July 30, 2014, WILL RESULT IN ENTRY OF AN ORDER
DISAPPROVING THE REAFFIRMATION AGREEMENT. IF YOU AMEND
THE REAFFIRMATION AGREEMENT AND/OR THE REAFFIRMATION
AGREEMENT COVER SHEET, YOU MUST MARK IT AS "AMENDED"
AND REFILE THE AMENDED REAFFIRMATION AGREEMENT AND
THE AMENDED REAFFIRMATION AGREEMENT COVER SHEET IN
THEIR ENTIRETY.**

IT IS SO ORDERED.

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